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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Ernest	
Write the name that is on your government-issued	First name	First name
picture identification (for example, your driver's	Middle name Gibson	Middle name
license or passport	Last name	Last name
Bring your picture	<u>Jr</u>	
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
8 years Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 6044	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Ernest First Name	Gibson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	B EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	6803 S Champlain Apt #2 Number Street	Number Street
	Chicago Illinois 60637-0000 City State Zip Code	City State Zip Code
	Cook	Oity State Zip Gode
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
	City State Zip Code	City State Zip Code
6. Why you are choosing this distric		Check one:
to file for bankrupto	lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Ernest		Gibson		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Pai	Tell the Court Abo	out Your Bankruptcy	Case				
	The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see (010)). Also, go to the top o				ndividuals Filing for
	How you will pay the fee	more details abocashier's check, may pay with a common line of the	out how you may pay. Ty or money order If your eredit card or check with e fee in installments. If ay Your Filing Fee in Inst by fee be waived (You may not required to, waive your ty line that applies to you	pically, if your attorney is a pre-printer you choose tallments (Onay request your fee, an our family sit the Application attorney is to the Application attorney is attorney in the Application attorney in the Application attorney is a second to the Application attorney in the Application attorney is a second to the Application at the	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on and attach to A). If you are filing the your incorunable to pay to the results of the pay to th	ice in your local court for you may pay with cash, your behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If illing Fee Waived (Official
	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	orthern District of Illinois	When When When	2/23/2012 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	12-06810
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
	Do you rent your residence?	✓ No. Go	ndlord obtained an eviction				

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Gibson Debtor 1 Ernest Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 First Name Middle Name Gibson Case number (ifknown)
Last Name

Pa	rt 5: Explain Your Effor	forts to Receive a Briefing About Credit Counseling					
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You m	nust check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;
credito	creditors can begin collection activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	re eff un wh	quirement, attac forts you made nable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	t
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	re mı wi	ceive a briefing ust file a certifica th a copy of the	offied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if anyo, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit ause of:		m not require ounseling beca	d to receive a briefing about credi ause of:	t
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g

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Debtor 1 Ernest		Gibson	Case number (if known)	·
Part 6: First Name Answer These Que	Middle Name estions for Reporting F	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an i No. Go to lin Yes. Go to lin 16b. Are your debts money for a busi No. Go to lin Yes. Go to lin Yes. Go to lin	primarily consumer debts ndividual primarily for a pe le 16b. ne 17. primarily business debts? iness or investment or thro le 16c.	rsonal, family, or househ Business debts are debt ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde	under Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000- ☐ 5,001- ☐ 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,00 □ \$500,001-\$1 milli	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United Statunder Chapter 7. If no attorney represer out this document, I h	under Chapter 7, I am awa es Code. I understand the ats me and I did not pay or ave obtained and read the	re that I may proceed, if e relief available under eac agree to pay someone whotice required by 11 U.S	he information provided is true and eligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed ho is not an attorney to help me fill S.C. § 342(b).
	I understand making a connection with a ban both. 18 U.S.C. §§ 15	false statement, concealin kruptcy case can result in 2, 1341, 1519, and 3571.	g property, or obtaining	money or property by fraud in imprisonment for up to 20 years, or
	/s/ Ernest Gibson Signature of Debtor		Signature of D	Debtor 2
	Executed on2	2/11/2017 MM / DD / YYYY	Executed or	

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Debtor 1 Ernest		Gibson	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the ilso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•			μ
need to file this page.	/s/ Morsheda Hash	em	Date	2/11/2017
	Signature of Attorney	····	M	M / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			_	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Ernest		Gibson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$29,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$29,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$29,000.00
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$34,333.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$39,334.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$73,667.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$2,837.94
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	,

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Gibson Debtor 1 Ernest _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,344.20 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Debtor 1 Emiss Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 5 Debtor 5 Debtor 6 Deb	Fill in this	inform	nation to identify your c	ase:						
Prest Name Middle Name Last Name Debtor 2 Booker, If Illies Booker, Illier Bo	Debtor 1		Frnest			Gibson				
United States Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy Court for the: Northern District of Illinois Classe Bankuptcy District of Illinois Classe Bankuptcy District of Illinois District of Illinois	Debtor			Middle N	ame					
United States Bankruptcy Court for the: Northern		iling)	First Name	Middle N	ame	Last Na	ame			
Case number Claude Check if this is an amounted file Check i	United St	ates Ba			arro					
Official Form 106A/B Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equality responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. In the complete Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in 1. In the complete in the property? Check all that apply. In the amount of any secured claims on Schedule D. Condominum or cooperative Manufactured or mobile home Land Number Street Who has an interest in the property? Check all that apply. Single-family home Other information or over objective to the entire property? Check all that apply. Single-family home Other information or over objective to the entire property? Check all that apply. Single-family home Other information or over objective to the entire of your ownership interest such as ready. Example of the entire property? If you own or have more than one, list here: What is the property? Check all that apply. Single-family home Other information you wish to add about this item, such as focal property identification numbers. If you own or have more than one, list here: What is the property? Check all that apply. Single-family home Other information you wish to add about this item, such as focal property identification numbers. If you own or have more than one, list here: What is the property? Check all that apply. Single-family home Duptor or multi-unit building Condominum or cooperative of the entire property? Check if this is an amend of any secured claims on Schedule D. Condominum or cooperative of the entire property? Check if this is an animal property interest the the simple property inter										
Schedule A/B: Property Schedule A/B: Property I 2/4 I seah category, sparstely list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? Vex. Where is the property? What is the property? Check all that apply. Street address, if available, or other description Who has an interest in the property? Check all that apply. Street address, if available, or other description If you own or have more than one, list here: What is the property? Check all that apply. Street address, if available, or other description If you own or have more than one, list here: What is the property? Check all that apply. Street address, if available, or other description If you own or have more than one, list here: What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit build		IDEI								_
In each category, separately list and describe items. List an asset only once. If an asset fills in more than one category, list the asset in the category where you think it fills best. Be as complete and accurate a possible. If the married people are filling logarity on the acceptably responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Describe Interest In Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or or one put the entire property? Describe the nature of your ownership interest (auch as fee aimple, tenancy by the entireties, or a life sately, if known. Describe Interest In Interest In Interest In the property? Check and the entire property? Property of Property. Describe Interest (auch as fee aimple, tenancy by the entireties, or a life estate), if known. Describe Interest (auch as fee aimple, tenancy by the entireties, or a life estate), if known. Describe Interest (auch and fee aimple, tenancy by	Officia	al Fo	orm 106A/B							
category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for applying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In	Sche	dule	e A/B: Prope	rty						12/1
No. Go to Part 2 Yes. Where is the property? Yes. Where is the property Yes. Yes. Where is the property Yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes.	category responsib write you	where le for s r name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very	curate as possible is needed, attache question.	le. If two married peo n a separate sheet to	ple are this fo	filing together, both a rm. On the top of any a	re equally
Yes. Where is the property? 1.1 Street address, if available, or other description Single-family home Debtor 1 and Debtor 2 only Debtor 2 only Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Describe the nature of your ownership interest (such as fee simple, tenancy by the entire property? Street address, if available, or other description Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 2 only Duplex or multi-unit building Debtor 2 only Duplex or multi-unit building Duplex or multi-unit building	1. Do you	u own	or have any legal or ed	uitable interest i	n an	residence, build	ing, land, or similar p	roperty	/?	
Street address, if available, or other description Street address, if available, or other description Street address, if available, or other description Street Street address, if available, or other description Deptor or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Describe the nature of your ownership interest (such a see simple, tenancy by the entire tropy or ownership interest (such a see simple, tenancy by the entirest (such as see simple, tenancy by the entirest of your ownership interest (such as see simple, tenancy by the entirest (such as see simple, tenancy b	✓									
Street address, if available, or other description		Yes. \	Where is the property?							
Street address, if available, or other description	1.1				Wha				the amount of any secu	red claims on Schedule D:
Number Street S		Street	address, if available, or	other description	П	,				
Land Investment property City State Zip Code Timeshare Other Timeshare Other Oth						Condominium or o	cooperative			
Number Street Investment property Investment property Timeshare Ti							nobile home			<u> </u>
Timeshare Other Timeshare		Numb	per Street		H		tv		Describe the nature o	f your ownership
Check if this is community property Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.					H	Timeshare	-5			
Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other information you wish to add about this item, such as local property identification number: Do not deduct secured claims or exemptions. Put the amount of any se		City	State	Zip Code	Ħ	Other				
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: What is the property? Check all that apply. Street address, if available, or other description Number Street Number Street City State Zip Code Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another Do not deduct secured claims or exemptions. Put the amount of any							in the property? Chec	ck		mmunity property
Debtor 1 and Debtor 2 only At least one of the debtors and another					Ш	•			_	
At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: Street address, if available, or other description						•	or O anh			
Other information you wish to add about this item, such as local property identification number: 1.2					Н		•			
Street address, if available, or other description Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Do not deduct secured claims or exemptions. Put the amount of any secured claim						er information yo	u wish to add about t	this ite	n, such as local	
Street address, if available, or other description Single-family home	If you	own o	r have more than one, li	st here:						
Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Other Debtor 1 only Debtor 2 only At least one of the debtors and another Current value of the entire property? Check if this is community property (see instructions)	1.2				Wha					
Number Street Number Street Manufactured or mobile home Land Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. City State Zip Code Timeshare Other Other Other Other Check if this is community property (see instructions) Oebtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Street	address, if available, or	other description	H	,			Creditors Who Have Cla	ims Secured by Property.
Manufactured or mobile home Land Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Check if this is community property (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another					Ħ	Condominium or o	cooperative			
Number Street Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another						Manufactured or m	nobile home			
City State Zip Code Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Numb	per Street				. .		Describe the nature o	f vour ownership
City State Zip Code Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another					Н		ıy		interest (such as fee s	imple, tenancy by
Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		City	State	Zip Code	H				·	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another							in the property? Chec	ck		
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another									ш	
At least one of the debtors and another					$\overline{\sqcap}$	•				
							-			

property identification number:

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	1 Ernest First Name	Middle Name		Case number (if known)	
	First Name reet address, if available, or ot	her description Zip Code	Gibson Last Name What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check all that apply Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Claim Current value of the entire property? Describe the nature of interest (such as fee si the entireties, or a life Check if this is con (see instructions)	imple, tenancy by estate), if known.
you ha	d the dollar value of the po ave attached for Part 1. Wi	rtion you own for rite that number h	.		
Do you o you own		equitable interes	t in any vehicles, whether they are regi	stered or not? Include any vehicles	
□ N	vans, trucks, tractors, sport ut		also report it on Schedule G: Executory Co cycles	entracts and Unexpired Leases.	
□ N	vans, trucks, tractors, sport ut lo es			7? Check Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? \$25200.00	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property. Current value of the portion you own? \$25200.00

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ioi i	Ernest First Name	Middle Name	Gibson Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage:	Middle Name	Who has an interest in the one. Debtor 1 only Debtor 2 only		the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> and the secured by <i>Property</i> . Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commur instructions)	s and another	entire property:	portion you own:
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Inims Secured by Property. Current value of the
	Other information:		Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	s and another	entire property?	portion you own?
Wot	ororoft oiroroft motor ho	noo ATVo and otho	,	vohiolog and ago	occario o	
Exar	nples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other, fishing vessels, snowmobiles, r	motorcycle accessori	Do not deduct secured	claims or exemptions. P
Exar	nples: Boats, trailers, motors No Yes	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor.	property? Check Ily s and another	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 onl	property? Check Ity s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P

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De	ebtor 1	Ernest First Name	Middle None	Gibson	Case number (if known)	
Pa	rt 3:		Middle Name Your Personal and Household It	Last Name		
			e any legal or equitable interes		g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings pliances, furniture, linens, china, kitcher	nware		
<u> </u>		Describe	Misc. Household Goods and Furniture	е		\$350.00
		tronics les: Television	s and radios; audio, video, stereo, and	digital equipment; compute	ers, printers, scanners; music	
✓	Yes. [Describe	Misc. Electronics			\$200.00
		•	lue and figurines; paintings, prints, or othe pin, or baseball card collections; other o		=	
		Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hobby s; carpentry tools; musical instruments		ables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire		les, shotguns, ammunition, and related	1 equipment		
	No	nes. Fisiois, iiii	ies, snotguns, ammunition, and related	a equipment		
ă	Yes. [Describe				
	1. Clot Examp		clothes, furs, leather coats, designer w	ear, shoes, accessories		
	No					1
✓	Yes. I	Describe	Used Clothing			\$225.00
	2. Jew Examp	-	jewelry, costume jewelry, engagement er	rings, wedding rings, heirloc	om jewelry, watches, gems,	
✓	No					
	Yes. [Describe				
		n-farm animal les: Dogs, cat	ls s, birds, horses			
✓	No					1
	Yes. [Describe				
1	4. Any	other persor	nal and household items you did not	already list, including any	y health aids you did not list	
✓	No					
	Yes. [Describe				
			alue of all of your entries from Part	3, including any entries for	r pages you have attached	\$775.00
10	or Part	ເວ. write tha	t number here			

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Debt	tor 1 Ernest		Gibson	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your I	Financial Assets			
Doy	you own or have an	y legal or equitable interest	t in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.		and the control of th			
E	_	eve in your wallet, in your home, in	n a safe deposit box, and on ha	and when you file your petition	
	No				405.00
	Yes			Cash:	\$25.00
17.		avings, or other financial accounts astitutions. If you have multiple ac		in credit unions, brokerage houses, n, list each.	
	No		1 20 20		
	✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$500.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			-
18.		or publicly traded stocks			-
		, investment accounts with broker	rage ilms, money market acco	uns	
	✓ No	Institution or issuer name:			
	Yes				
					.
		-			<u> </u>
19.	Non-publicly traded s an LLC, partnership, a		ted and unincorporated bus	inesses, including an interest in	
	✓ No				
	Yes. Give specific	Name of entity		% of ownership:	
	information about them	-			
	uioiii				

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Debt	tor 1 Ernest	Middle None	Gibson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
	Negotiable instruments in Non-negotiable in Non-negoti				
		onto are incoe you cannot trainere	r to compone by aight	ig of domoning thom:	
	Yes. Give specific information about	Issuer name:			
	them	issuel flame.			
					<u> </u>
21	Retirement or pension	accounts			
21.			, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			<u> </u>
		Additional account:			_
		Additional account:			
22.	Security deposits and	prepayments			
	Your share of all unused	I deposits you have made so that			
	companies, or others	with landlords, prepaid rent, public	c utilities (electric, gas,	water), telecommunications	
	✓ No		Institution name:		
	Yes	EL			
		Electric:			
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			·
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
	_				

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Debt	tor 1 Ernest	Gibson Case number (if kno	own)
24.	First Name	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state to	uition program
		530(b)(1), 529A(b), and 529(b)(1).	and program
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or pov for your benefit	wers
	✓ No		
	Yes. Desc	cribe	
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	No No	tornot domain manney, moscitos, procede nom reflance and neonomy agreemente	
	Yes. Desc	cribe	
27.	Licenses, fra	anchises, and other general intangibles	
		uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional l	licenses
	✓ No		
	Yes. Desc	cribe	
Mor	ney or prope	erty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds o	specific information Feder	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	specific information ut them, including whether already filed the returns Feder	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00
	Tax refunds or No Yes. Give about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00
28.	Tax refunds or No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00 \$0.00 coperty settlement
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00 \$0.00 coperty settlement
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00 \$0.00 coperty settlement sury: \$0.00 \$0.00 coperty settlement sury: \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years Local: ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, pr specific information Alimo Maint Support	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00 \$0.00 coperty settlement sury: \$0.00 \$0.00 coperty settlement sury: \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. sal: \$0.00 \$0.00 coperty settlement ny: \$0.00 senance: \$0.00 ort: \$0.00
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give: Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## portion you own?
28.	Tax refunds or No Yes. Give: about you a and a Family suppor Examples: Pass No Yes. Give:	specific information ut them, including whether already filed the returns the tax years	## portion you own?
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give: Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## portion you own?

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Debt	or 1 Ernest		Gibson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive]
33.	Claims against third pa		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets yo	u did not already list			_
	No Yes. Describe				
36.		-	m Part 4, including any entries fo		\$525.00
Part	5: Describe Any Bu	siness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	טס you own or have an	y iegai or equitable ii	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				

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Deb	tor 1 Ernest	Gibson	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipment	t, supplies you use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	Li reer December			
42.	Interests in partnerships or join	nt ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		
12	Customer lists, mailing lists, or o	other compilations		
45.	oustomer lists, maning lists, or t	other compliations		
	✓ No			
	Yes. Do your lists include per	rsonally identifiable information (as defined in 11 U.S	s.C. § 101(41A))?	
	□ No			
	<u></u>			
	Yes. Describe			
44	Any business-related property	you did not already list		
		you are not all oday not		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
45 A	dd the dollar value of all of your	entries from Part 5 including any entries for na	ages you have attached	
		entries from Part 5, including any entries for pa		
<u> </u>				
Part	Describe Any Farm- and	d Commercial Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have an interest in	farmland, list it in Part 1.		
46.	Do you own or have any legal of	or equitable interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			urrent value of the
	Yes. Go to line 47.			ortion you own?
	Tes. do to line 47.			o not deduct secured claims rexemptions
47	Farm animals		O Company	
71.	Examples: Livestock, poultry, farr	m-raised fish		
	✓ No		1	
	Yes. Describe			

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Debt	or 1	Ernest First Name		Gibson Last Name	Case number (if known)	
48.	Cro	pps-either growing				
	✓	No Yes. Describe				
49.	Far	No	oment, implements, machinery, fixtur	res, and tools of trade		
		Yes. Describe				
50.	Far	m and fishing supp	lies, chemicals, and feed			
	✓	No Yes. Describe				
51.	An	y farm- and comme	rcial fishing-related property you did	not already list		
		Yes. Describe				
			Il of your entries from Part 6, includir r here		ou have attached	
Part 7	,	Describe All Pro	perty You Own or Have an Inter	oot in That You Did No	t Ligt Above	
			perty of any kind you did not already		t List Above	
	Exa		s, country club membership			
		No Yes. Give specific				
	Ш	information				
54. Ac	dd ti	he dollar value of al	ll of your entries from Part 7. Write th	nat number here		<u> </u>
			,			
Part 8	3:	List the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2			
56. p	art	2 total vehicles, lin	e 5	\$27700.00		
57. P	art :	3: Total personal ar	nd household items, line 15	\$775.00		
58. P	art 4	4: Total financial as	ssets, line 36	\$525.00		
59. F	Part	5: Total business-re	elated property, line 45			
60. F	Part	6: Total farm- and	fishing-related property, line 52			
61. F	Part	7: Total other prop	erty not listed, line 54			
62. T	Tota	l personal property.	Add lines 56 through 61	\$29000.00	Copy personal property total ▶	+ \$29000.00
63. T	otal	of all property on S	schedule A/B. Add line 55 + line 62			\$29000.00

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Fill in this information to identify your case:						
Debtor 1	Ernest		Gibson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt							
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.									
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
		Copy the value from Schedule A/B							
	Brief description:	\$25,200.00	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Dodge Challenger, 2015, 2015 Dodge Challenger		\$0 100% of fair market value, up to any applicable statutory limit	_					
	Line from Schedule A/B: 03		арріісавіе ѕіаццої у іігтііс						
	Brief description:	\$350.00		735 ILCS 5/12-1001(b)					
	Misc. Household Goods		\$350.00	<u>_</u>					
	and Furniture		100% of fair market value, up to any						
	Line from Schedule A/B: 06		applicable statutory limit						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?						

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Gibson Debtor 1 Ernest Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,500.00 5/12-1001(b) description: \$2,400.00; \$100.00 Suzuki GSXR, 2005,

100% of fair market value, up to any

applicable statutory limit

2005 Suzuki GSXR

Line from Schedule A/B:

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		DC	ocument Page 22 of	/1		
Fill in th	is information to identify your ca	se:				
Debtor 1	1 Ernest First Name	Middle Name	Gibson Last Name			
Debtor 2 (Spouse, i	2	Middle Name	Last Name			
United S	States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case nu	ımber					
Offic	ial Form 106D			J		Check if this is a amended filing
Sch	edule D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/1
more spa	ace is needed, copy the Addition of case number (if known). o any creditors have claims se	ecured by your proper	e are filing together, both are equal notes the entries, and attach it to the entries of the ent	his form. On the top	of any additional pag	
✓	Yes. Fill in all of the information	n below.				
Part 1:	List All Secured Claims					
s ir	ist all secured claims. If a credit eparately for each claim. If more the Part 2. As much as possible, list ame.	nan one creditor has a pa	ticular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	INECTA FED CU	Describe the property	that secures the claim:	\$34,333.00	\$25,200.00	\$9,133.00
1	reditor's Name 3600 W Bryn Mawr Ave	2015 Dodge Challenge				
_	Number Street	As of the date you file	, the claim is: Check all that apply.			
_		Contingent				
	chicago IL 60631	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check	all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
<u> </u>	and another	Judgment lien from	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	,			
"	Date debt was <u>2/1/2016</u>	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$34,333.00

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	in this infor	rmation to identify your o	ase:					
Deb	otor 1	Ernest		Gibson				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Cas (If kn	e number							
		orm 106E/E				Che	eck if this is a	n amended filing
Oil	iiciai r	orm 106E/F						`
Sc	ched	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair	r party to n 106A/B) ns that are entries in f vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Uni- Creditors Who Hold Claims tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property. I	ns and Part 2 for creditors wit . Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	on <i>Sched</i> ny credito the Part y	ule A/B: Pro rs with partia ou need, fill	perty (Official ally secured it out, number
1.		Go to Part 2.	nsecured claims against y	/ou?				
2.	listed, ide As much Continua	entify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amounding to the creditor's name particular claim, list the ot		both priorit	y and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debto	or 1	Ernest First Name	Middle Name	Gibson Last Name	Case number (if known)	
Part 2	2.	List All of Your NONPR				
3. [00 8	any creditors have nonprior No. You have nothing to re Yes.	ity unsecured claims port in this part. Subr	against you? nit this form to th	ne court with your other schedules.	
L I	inse f m	ecured claim, list the creditor s	separately for each claim	. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1		/ANT onpriority Creditor's Name			Last 4 digits of account number	\$14,000.00
	64	10 N. LÁSALLE ST. SUITE 54 umber Street	5		When was the debt incurred? n/a	
	_	HICAGO Illin			As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
		ho incurred the debt? Chec		7040	Type of NONPRIORITY unsecured claim:	
	~	Debtor 1 only			Student loans	
	F	Debtor 2 only Debtor 1 and Debtor 2 only	y		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	At least one of the debtors	and another		Debts to pension or profit-sharing plans, and other similar	
	Ē	Check if this claim relate	es to a community de	bt	debts Other. Specify Personal Loan	
	Is •	the claim subject to offset No Yes	?			
4.2		ARCLAYS BANK DELAWARE			Last 4 digits of account number	\$3,003.00
		onpriority Creditor's Name D Box 8801			When was the debt incurred? 7/1/2014	
	Nı	umber Street			As of the date you file, the claim is: Check all that apply. Contingent	
	Ci	0			☐ Unliquidated ☐ Disputed	
	Ē	Debtor 1 only	or one.		Type of NONPRIORITY unsecured claim:	
	F	Debtor 2 only			Student loans	
	F	Debtor 1 and Debtor 2 only	У		Obligations arising out of a separation agreement or	
	F	At least one of the debtors	and another		divorce that you did not report as priority claims	
	F	Check if this claim relate	es to a community de	bt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset	?		Other. Specify CreditCard	
	<u>~</u>	No				
		Yes				
4.3		APITAL ONE BANK USA N onpriority Creditor's Name			Last 4 digits of account number	\$1,617.00
	PO	O BOX 85520			When was the debt incurred? 10/1/2012	
	Nu	umber Street			As of the date you file, the claim is: Check all that apply.	
	RI	CHMOND Virg	jinia 2328	35	Contingent	
	Ci	•	'	Code	Unliquidated Disputed	
	Ÿ	ho incurred the debt? Chec Debtor 1 only	k one.		Type of NONPRIORITY unsecured claim:	
	F	Debtor 2 only			Student loans	
	F	Debtor 1 and Debtor 2 only	y		Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors	and another		divorce that you did not report as priority claims	
	F	Check if this claim relate	es to a community de	bt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	■ the claim subject to offset	_		Other. Specify CreditCard	
		No Yes				

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Debtor 1 Ernest Gibson Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CAPITAL ONE BANK USA N 4.4 \$933.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2013 PO BOX 85520 As of the date you file, the claim is: Check all that apply. Contingent 23285 **RICHMOND** Virginia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes Guarantee Bank \$875.00 Last 4 digits of account number Nonpriority Creditor's Name 12150 S Pulaski Rd, When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60803 Alsip Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Bank NSF Fees Is the claim subject to offset? **✓** No Yes Illinois Department of Unemployment \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 4519 W Main St When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 62226 Belleville Zip Code City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

Debts to pension or profit-sharing plans, and other similar

Overpayment of Unemployment

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Debtor 1 Ernest Gibson Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Lending Tree \$14,000.00 Last 4 digits of account number Nonpriority Creditor's Name 11115 Rushmore Drive When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 28277 Charlotte North Carolina City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Personal Loan Is the claim subject to offset? **✓** No Yes **MCYDSNB** \$864.00 4.8 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/1/2016 9111 DUKE BLVD Number As of the date you file, the claim is: Check all that apply. Contingent 45040 MASON Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Other. Specify Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT 4.9 \$2,042.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2014 6250 RIDGEWOOD RD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 56303 SAINT CLOUD Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ☐ Yes

Is the claim subject to offset?

Other. Specify _

CreditCard

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Debtor 1 Ernest Gibson Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Line 4.6 Part 1: Creditors with Priority Unsecured Claims Number Street one): Part 2: Creditors with Nonpriority Unsecured 62723 Springfield Illinois Last 4 digits of account number City State Zip Code LENDING CLUB On which entry in Part 1 or Part 2 did you list the original creditor? 71 Stevenson, 300 Line 4.7 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured San Francisco California 94105 Last 4 digits of account number

State

Zip Code

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Debtor 1 Ernest Gibson Case number (if known)

First Nar	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purp	oses on
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00]
	ve. Total. Add lilles va tillough vu.	ue.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$39,334.00	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$39,334.00	

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Fill in this information to identify your case:					
Debtor 1	Ernest		Gibson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			,		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	pany with whom you have	e the contract or lease	State what the contract or lease is for
2.1 Gibson, Ernest Name			Residential Lease, Debtor is Lessee, Oral Monthly Lease with Debtor's Father
Number	Street		
City	State	Zip Code	

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		DC	ocument 1 c	ige 30 oi	11	
Fill in this info	ormation to identify your o	ase:			4	
Debtor 1	Ernest		Gibson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number	r		(Otate)			
					Check if amende	this is and diling
Official	Form 106H					
Schedu	le H: Your Co	lebtors				12/15
1. Do you h	s		·		.) nity property states and territories include Arizona, Cali	fomia.
Idaho, L	ouisiana, Nevada, New Me. . Go to line 3.				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
Ye	s. Did your spouse, forme No	er spouse, or legal equiva	alent live with you at t	he time?		
	_	y state or territory did yo	u live?	Fill in	the name and current address of that person.	
	Name of your spouse, t	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
		-	•		ouse is filing with you. List the person shown in lined the creditor on <i>Schedule D</i> (Official Form 106D	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		20	oamone	. ago or			
Fill in this i	nformation to identify	your case:					
Debtor 1	Ernest		Gibson	1			
	First Name	Middle Name	Last Na	ame	— Che	eck if this is:	
Debtor 2	ng) First Name	Middle None	L a at Ni		- -	An amended filing	
(Spouse, II IIII	19) First Name	Middle Name	Last Na			A supplement showing p	ost-potition chapter 19
United State the: Case number	es Bankruptcy Court for	Northern	District of Illii	nois tate)		expenses as of the follow	
(If known)						MM / DD / YYYY	
Official	Form 106I						
Sched	ule I: Your In	come					12/15
information spouse. If n number (if l	about your spouse. I		d your spous	se is not filing	with you, do	not include informati	on about your
	our employment		Debtor 1			Debtor 2	
informa	tion.	Employment status	✓ Emplo	ved		Employed	
	ave more than one job, separate page with			nployed		Not Employed	
	ion about additional	Occupation					
	part time, seasonal, or bloyed work.	Employer's name	Nanophase	e Technologies	Corp		
	-	Employer's address	1319 Marc	quette Dr			
	tion may include student emaker, if it applies.		Number Str	eet		Number Street	
						_	
			Romeoville	e Illinois	60446	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?	3 months				
Part 2: G	ive Details About N	Monthly Income					
spouse unl	ess you are separated.	the date you file this form e more than one employer, et to this form.	-	information for			
		ary, and commissions (before, calculate what the monthly		2.	\$3,293.33	non-filing spouse	
	ate and list monthly ove	rtime pay.		3.	+ \$494.00		
	late gross income. Add li			4.	\$3,787.33		<u>-</u>
				· · · · · · · · · · · · · · · · · · ·		1	- 1

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First Name Middle Name	Gibson Last Name	Case number known)	(if	
THSC Name Window Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$3,787.33		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$662.87		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$113.62		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$172.90		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5h$.	+ 5e +5f + 5g 6.	\$949.39		
7. Calculate total monthly take-home pay. Subtract line 6 to	from line 4. 7.	\$2,837.94		
8. List all other income regularly received:				
8a. Net income from rental property and from operatin business, profession, or farm				
Attach a statement for each property and business sho gross receipts, ordinary and necessary business expens				
the total monthly net income.	8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spo dependent regularly receive	·			
Include alimony, spousal support, child support, maint divorce settlement, and property settlement.	8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly reconstructed Include cash assistance and the value (if known) of any cash assistance that you receive, such as food stamps under the Supplemental Nutrition Assistance Program) of housing subsidies Specify:	non- (benefits	\$0.00		
8g. Pension or retirement income	<u> </u>	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e +	8f +8g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non	10. -filing spouse	\$2,837.94 +	=	\$2,837.94
 State all other regular contributions to the expenses Include contributions from an unmarried partner, members friends or relatives. Do not include any amounts already included in lines 2-10 	of your household, you	r dependents, your roomm		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the at Write that amount on the Summary of Schedules and Statis				\$2,837.94 Combined
13. Do you expect an increase or decrease within the year No.	ar after you file this for	m?		monthly income
Yes. Explain:				

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		Docu	ment Page 33 of 71	-		
Fill in this infor	mation to identif	y your case:				
Debtor 1	Ernest		Gibson			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern [District of Illinois		howing post-petition the following date:	n chapter 13
Case number (If known)			(State)	MM / DD / YYY		
Official	Form 10)6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						ıber
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
_ г	No					
Ī	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 12 years	Does dependent with you?	t live
0 D a	! ! ! ! .				✓ Yes.	
expenses o	penses include of people other	✓ No				
than yourself an dependents	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup				е
	•	h non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e	-		Your	expenses
	I or home owner or the ground or I	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$650.00
If not incl	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Ernest Gibson Last Name
 Case number (if known)

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities 6. Utilities 6. Utilities 6. Control of the payments of your pay or included in lines 4 or 20. 6. S. 20.00 6. Utilities 6. Control of the payments for Your pay or included in lines 4 or 20. 6. Control of the payments for Your pay or included in lines 4 or 20. 6. Control of the payments for Your pay or included in lines 4 or 20. 7. Food and housekeeping supplies 7. Control of the payments of the	FIISUNAME	Militalite Last Name		
6. Utilities: 6.8. \$215.00 6. Descriptify, heat, natural gas 6a. \$215.00 6b. Water, sewer, garbage collection 6c. \$200.00 6b. Uther, Specify: 6c. \$200.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$200.00 6c. Uther, Specify: 7c. \$400.00 7c. Food and housekeeping supplies 8c. \$80.00 8c. Childcare and children's education costs 8c. \$80.00 9c. Clothing, laundry, and dry cleaning 9c. \$100.00 10. Personal care products and services 10. \$370.00 11. Medical and dental expenses 11. \$400.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$270.00 Do not include car payments 12. \$270.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15a. \$80.00 15. Insurance. 15a. \$80.00 15b. Health insurance 15a. \$80.00 15c. Vehicle insurance. Specify: 15d. \$80.00 15c. Vehicle insurance. Specify: 15d. \$80.00 15c. Vehicle insurance. Specify: 17c. \$80.00 17c. Chares, Specify: 17c. \$				Your expenses
68. Electricity, heat, natural gas 6a. \$215.00 6b. Water, sewer, gurbage collection 6c. \$200.00 6c. Telephone, call phone, Internet, satellite, and cable services 6c. \$200.00 6d. Other, Specify: 6d. \$500.00 7. Food and housekeeping supplies 7. \$400.00 8. Childcare and children's education costs 8. \$80.00 9. Clothing, laundry, and dry cleaning 9. \$100.00 10. Personal care products and services 11. \$40.00 11. Medical and dental expenses 11. \$40.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$270.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15a. \$0.00 15c. Life insurance 15a. \$0.00 15c. Life insurance. 15a. \$0.00 15c. Vehicle insurance. 15a. \$0.00 15c. Life i	5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$200,00 6d. Other, Specify: 7c. \$400,00 7c. Food and housekeeping supplies 7c. \$400,00 8c. Childcare and children's education costs 8c. \$800,00 9c. Childcare and children's education costs 8c. \$800,00 9c. Childcare and children's education costs 9c. \$100,00 9c. Childcare and children's education costs 10c. \$700,00 9c. Childcare are products and services 11c. \$400,00 11. Medical and dental expenses 11c. \$200,00 12. Transportation. Include gas, maintenance, bus or train fare. 12c. \$270,00 10. Instritable contributions and religious donations 13c. \$0.00 14. Charitable contributions and religious donations 15c. \$0.00 15a. Life insurance 15a. \$0.00 15b. Health insurance 15a. \$0.00 15c. Vehicle insurance 15a. \$0.00 15c. Valide insurance 15a. \$0.00	6. Utilities:			
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10. Personal care products and services 10. \$70.00 11. Medical and dental expenses 11. \$40.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include as a payments 12. \$270.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. 15c \$130.00 15c. Vehicle insurance. 15c \$10.00 15c. Vehicle insurance. Specify: 15c \$10.00 15c. Vehicle insurance. Specify: 15c \$0.00 15c. Vehicle insurance. Specify: 15c \$0.00 15c. Vehicle insurance. Specify: 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. 15c \$10.00 15c. Vehicle insurance. 15c \$10.00 15c. Vehicle insurance. 15c \$10.00	8. Childcare and children's educate	tion costs	8.	\$80.00
11. Medical and dental expenses 11. \$40.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$270.00 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$130.00 15c. Vehicle insurance. Specify: 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 Specify: 15a \$0.00 17. Installment or lease payments: 17a \$467.00 17a. Car payments for Vehicle 1 17a \$467.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). 18. 19. Other payments you make to support others who do not live with	9. Clothing, laundry, and dry clean	ing	9.	\$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$270.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. 13. 13. 13. 13. 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. Insurance Insuranc	10. Personal care products and se	rvices	10.	\$70.00
Do not include car payments 13.	11. Medical and dental expenses		11.	\$40.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 50 not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$130.00 15c. Vehicle insurance. Specify: 15d. \$0.00 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 5pecify: Specify: 16 17. Installment or lease payments: 16 17a. Car payments for Vehicle 1 17a. \$467.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17c. \$0.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Offficial Form 106I). 18. 19. Other payments you make to support others who do not live with you. 5pecify: 19. \$0.00 200. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 <t< td=""><td></td><td>aintenance, bus or train fare.</td><td>12.</td><td>\$270.00</td></t<>		aintenance, bus or train fare.	12.	\$270.00
15. Insurance.	13. Entertainment, clubs, recreati	on, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and r	eligious donations	14.	\$0.00
15b		d from your pay or included in lines 4 or 20.		
15c. Vehicle insurance 15c	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 Specify:			15c	\$130.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments: 17a. S467.00 17b. Car payments for Vehicle 1 17a. \$467.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. \$467.00 17a. Car payments for Vehicle 1 17a. \$467.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease payments	:	10	
17c. Other. Specify:	17a. Car payments for Vehicle 1		17a	\$467.00
17d. Other. Specify:	17b. Car payments for Vehicle 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19.Other payments you make to support others who do not live with you. Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00			18	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d 30.00			10.	
20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	Specify:	··	19.	\$0.00
20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses. 20d. So.00	20.Other real property expenses n	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20a. Mortgages on other property		20a	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20b. Real estate taxes.		20b	\$0.00
	20c. Property, homeowner's, or re	enter's insurance	20c	\$0.00
20e. Homeowner's association or condominium dues 20e \$0.00	20d. Maintenance, repair, and upl	keep expenses.	20d	\$0.00
	20e. Homeowner's association or	condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Ernes			Gibson	Case number (if known)		
First N	ame	Middle Name	Last Name			
21.Other. Spe	oify:				21	\$0.00
22 Calculate	your monthly expense	ie.				
	es 4 through 21.					\$2,622.00
	· ·	on for Dobtor 2) if any	from Official Form 106J-2			\$0.00
	e 22a and 22b. The res					\$2,622.00
			11565.		22.	
-	our monthly net incor					
23a. Copy I	ine 12 (your combined r	monthly income) from S	Schedule I.		23a	\$2,837.94
23b. Copy	our monthly expenses	from line 22 above.			23b	\$2,622.00
	ct your monthly expense		come.			\$215.94
The re	sult is your monthly net	t income.			23c	
For examp	le, do you expect to finis	sh paying for your car lo	es within the year after year within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:					
Debtor 1	Ernest		Gibson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(0.0.0)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Ernest Gibson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/11/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your	case:					
Debtor 1	Ernest		Gibson				
Dalata	First Name	Middle Na	ame Last Nam	е			
Debtor 2 (Spouse, if filing	First Name	Middle Na	ame Last Nam	e	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino		_		
Case numbe	er		(Stat	e)			
(If known)							Chook if this is a
Officia	l Form 107						Check if this is a amended filing
	ent of Financia	al Affaire fo	r Individuals	Filina fo	r Bankru	ntcv	12/1
	elete and accurate as po						
information	. If more space is need	ed, attach a sepa					
number (if I	known). Answer every c	uestion.					
Part 1: Gi	ve Details About Your	Marital Status a	and Where You Lived	Before			
1. What	is your current marital st	atus?					
	1 1 1						
	lot married						
2. During	m the leat 2 years have y	lived annulana	athau thau whara way li				
	g the last 3 years, have y	ou lived anywhere	other than where you in	e now?			
	lo ′es. List all of the places y	ou lived in the last t	2 voors. Do not include v	whore you live	DOM		
Ь П.	es. List all of the places y	ou lived iii tile last.	b years. Do not include t	where you live	TIOW.		
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
				_			_
Ī.	lumber Street		From	Number Str	reet		From
_			То				To
<u> </u>	City State	Zip Code		City	State	Zip Code	
_	•	<u> </u>		•	s Debtor 1	<u> </u>	Same as Debtor 1
							_
N N	lumber Street		From	Number Str	reet		From
_			То				То
_	City State	Zip Code		City	State	Zip Code	
	, Olale	_ip 0000		- ity	Otate	-ib code	
	the last 8 years, did you e <i>itories</i> include Arizona, Calif						
✓ No							
	s. Make sure you fill out S	Schedule H: Your C	odebtors (Official Form	106H).			

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Gibson

Deb	tor 1	Ernest	Gibson		number (if known)	
		First Name Middle	Name Last Nam	ie		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busin	nesses, including part-time		ars?
	Y		Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$4605.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$35000.00	Wages, commissions, bonuses, tips Operating a business	_
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$35000.00	Wages, commissions, bonuses, tips Operating a business	
 	Did you receive any other income during this Include income regardless of whether that income public benefit payments; pensions; rental income filling a joint case and you have income that you List each source and the gross income from each No		ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		or last calendar year: January 1 to December 31, 2016) YYYY	Est. Unemployment Compensation	\$3,000.00		
		or the calendar year before that: January 1 to December 31, 2015) YYYY				

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Gibson Debtor 1 Ernest __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor	1 Ernest			Gib	oson	Case number	(if known)
	First Name		Middle Name	Las	t Name		
Ins cor age	iders include your porations of which	relatives; a you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	D : (T		D (11)
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name		<u> </u>				
	Number Street						
	City	State	Zip Code				
insi	ider? lude payments on No	debts gua	for bankruptcy, or ranteed or cosigne t benefited an insi	d by an insider.	y payments or trans Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
							modude oleditor s maine
	Insider's Name						
	Number Street						
	City	State	Zip Code				
			Zip Oode				
	Insider's Name		Zip oode				
	Insider's Name Number Street		Zip Gode				
		State	Zip Code				

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Gibson Debtor 1 Ernest Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Ernest	Gibson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
	Tes. Fill it the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a	ny of your property in the	possession of an assignee for the benefit o	f creditors, a court-
	appointed receiver, a custodian, or another official?	?		
	✓ No ✓ Yes			
B	<u> </u>			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the	Value
			gifts	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
				
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Ernest		Gibson	Case number (if kno	vn)	
	First Name Middle Na	ame	Last Name		·	
Wit	hin 2 years before you filed for bankru	ptcy, did yo	ou give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
	No					
✓	No					
	Yes. Fill in the details for each gift or c	contribution.	•			
	Gifts or contributions to charities		Describe what you contri	hutad	Date you	Value
	that total more than \$600		Describe what you contin	buteu	contributed	Value
	that total more than \$600				Continuated	
	Charity's Name					
	Number Street					
	rambor cucot					
	City State Zip C	code				
	ony clare zip c	.000				
+ 6·	List Certain Losses					
	Yes. Fill in the details. Describe the property you lost and how the loss occurred		Describe any insurance of Include the amount that ins	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims of	n line 33 of <i>Schedule</i>		
			A/B: Property.			
rt 7:	List Cartain Payments or Transfe	are				
. Wit	List Certain Payments or Transfe hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a	tcy, did you bankruptcy	petition?			anyone you consulte
. Wit	hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No	tcy, did you bankruptcy	petition?			anyone you consulte
Wit	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre	tcy, did you bankruptcy	petition?			anyone you consulte
Wit	hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No	tcy, did you bankruptcy	petition?	services required in your b	Date payment or transfer	Amount of payment
Wit	hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No	tcy, did you bankruptcy	redition? redit counseling agencies for s Description and value of a	services required in your b	pankruptcy. Date payment	Amount of
Wit	hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No	tcy, did you bankruptcy	redition? redit counseling agencies for s Description and value of a	services required in your b	Date payment or transfer	Amount of
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Wit	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	tcy, did you bankruptcy	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankrupt but seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	tcy, did you bankruptcy	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankrupt but seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	tcy, did you bankruptcy	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bankrupicut seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition present No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064 City State Zip C	tcy, did you bankruptcy eparers, or c	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition present No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064	tcy, did you bankruptcy eparers, or c	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064 City State Zip C Email or website address Person Who Made the Payment, if Not Y	tcy, did you bankruptcy eparers, or c	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bankrupt but seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064 City State Zip C Email or website address Person Who Made the Payment, if Not Y Person Who Was Paid Number Street	tcy, did you bankruptcy eparers, or co	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankrupt but seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064 City State Zip C Email or website address Person Who Made the Payment, if Not Y	tcy, did you bankruptcy eparers, or co	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for bankrupt out seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pre No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 6064 City State Zip C Email or website address Person Who Made the Payment, if Not Y Person Who Was Paid Number Street City State Zip C	tcy, did you bankruptcy eparers, or construction of constructi	petition? redit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment

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Debtor	1 Ernest		Gibson	Case number (if known)		
	First Name N	fiddle Name	Last Name			
h	ithin 1 year before you filed for ba elp you deal with your creditors or o not include any payment or transfe	to make payn	nents to your creditors?	our behalf pay or transfer a	ny property to anyon	ne who promised to
[<u></u>	No Yes. Fill in the details.					
_	-		Description and value of a transferred	ny property	Date Am payment or transfer was made	nount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	Zip Code	-			
ti Ir	ithin 2 years before you filed for be ordinary course of your busines clude both outright transfers and transfers that you have already list No Yes. Fill in the details.	s or financial ansfers made as	offairs? security (such as the granting of a			_
_	1		Description and value of a property transferred		property or eived or debts paid	Date transfer was made
	Person Who Received Transfer		-			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transfer		-			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
b (T	ithin 10 years before you filed for eneficiary? hese are often called asset-protection No		d you transfer any property to a	a self-settled trust or simil	ar device of which yo	ou are a
L	Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
	Name of trust					

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Gibson Debtor 1 Ernest Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Guarantee Bank Checking XXXX-1234 06/2016 \$ 0.00 Person Who Was Paid Savings 12150 S Pulaski Rd, Number Street Money market Brokerage 60803 Alsip Illinois Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Gibson Debtor 1 Ernest Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debte		Ernest			Gibson	Case n	number <i>(if l</i>	known)		
		First Name		Middle Name	Last Name					_
26.		e you been a part	y in any judic	cial or administra	ative proceeding under	r any environmenta	l law? Inc	clude settlen	nents and orde	rs.
	Ħ	Yes. Fill in the det	ails							
	ш	103.111111110000	alio.							
				'	Court or agency		Nature o	f the case		Status of the
		0								case
		Case title								Pending
					Court Name					r straining
										On appeal
		Case number			NumberStreet					
										Concluded
				i	City State	Zip Code				_
		l				_				
Part	11:	Give Details Al	oout Your E	Business or Co	nnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the fol	lowing co	onnections to	o any business'	?
		A sole propri	etor or self-e	mployed in a tra	ade, profession, or othe	r activity, either full-	time or p	art-time		
					LC) or limited liability pa	-				
		_			Leg of invited hability po					
		A partner in a	-							
		An officer, di	rector, or ma	ınaging executiv	e of a corporation					
		An owner of	at least 5% c	of the voting or e	quity securities of a cor	poration				
		_								
	✓	No. None of the a	above applie	s. Go to Part 12.	•					
		Yes. Check all that	at apply abo	ve and fill in the	details below for each I	business.				
						ure of the business		Employer I	dentification n	umber Do not
					Describe the nati	ure of the business			cial Security nu	
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code	_	·		Erom	To	
		Oily	Otato	Zip oodo				From	10	
					Describe the nat	ure of the business			dentification nu	
								include 500	cial Security nu	umber or IIIN.
		Business Name			_			EIN:		
		business mame								
		Number Street			_			Dates husin	ness existed	
		Number Street			Name of account	tant or bookkeeper		Dates busin	iess existed	
		0.1	01-1-	7'- 0- 1-	—	ant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			dentification n	
								include Soc	cial Security nu	umber or ITIN.
		-			_			EIN:		
		Business Name	· · ·							
					_					
		Number Street						Dates busi	ness existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code	_			From	To	
								-		

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Deb	tor 1	Ernest			Gibson	Case number (if known)
	Ī	First Name	N	Middle Name	Last Name	
28.	cred	nin 2 years before y litors, or other par No Yes. Fill in the deta	ties.	ankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
					2410 100404	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		0.11	01-1-	7'- 0-1-	=	
		City	State	Zip Code		
Part	12:	Sign Below				
1	true a	nd correct. I unde kruptcy case can i	rstand that n result in fines	naking a false stat	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/ E	Ernest Gibson ire of Debtor 1			Signature of Debtor 2
		Oigitata	ile of Bestor 1			Date
		Date 2	/11/2017			Date
	Did vo	ou attach additiona	al pages to Y	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
			a. pagoo to .			inaio i iniigioi zaiiii apio, (o iioai i o iii ioi,).
	✓ N	0				
	Y	es				
ı	Did yo	ou pay or agree to	pay someone	who is not an att	orney to help you fill out b	ankruptcy forms?
	.✓ N	0				
	_	es. Name of person				Attach the Bankruptcy Petition Preparer's Notice,
	ш '	co. Name of person				Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Ernest Gibson	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contact of the debtor o	of the petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2	2. The source of the compensation paid to me was:		
	✓ Debtor Other (s	pecify)	
3	3. The source of the compensation paid to me is:		
	✓ Debtor Other (s	pecify)	
4	I have not agreed to share the above-disclosed compermembers and associates of my law firm.	ensation with any other person unless the	ey are
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the at the people sharing in the compensation, is attached.		
5	 In return for the above-disclosed fee, I have agreed to rend a. Analysis of the debtor's financial situation, and ren bankruptcy; 		
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may l	be required;
	c. Representation of the debtor at the meeting of cred	ditors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adversary proceedi	ings and other contested bankruptcy mat	iters;
6	s. By agreement with the debtor(s), the above-disclosed fee of	does not include the following services:	

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B 203 (12/94)

CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
2/11/2017	/s/ Morsheda Hashem				
Date	Signature of Attorney				
	Semrad Law Firm				
	Name of law firm				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
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- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
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- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
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Date:	2/11/2017	
Signed:		
/s/ Erne	st Gibson	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gibson, Ernest	Case No.	
	Debtor(s)	0.000 140.	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	RIX
Ti knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their
Date:	2/11/2017	/s/ Gibson, Ernet	st
		Gibson, Ernest Signature of Deb	ptor

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KINECTA FED CU 8600 W Bryn Mawr Ave Chicago, IL, 60631

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo, NY, 14206

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

CAPITAL ONE BANK USA N c/o Amanda Matchett PO Box 71083 Charlotte, NC, 28272

MCYDSNB 9111 DUKE BLVD MASON, OH, 45040

Illinois Department of Unemployment 4519 W Main St Belleville, IL, 62226

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

Guarantee Bank 12150 S Pulaski Rd, Alsip, IL, 60803

Lending Tree 11115 Rushmore Drive Charlotte, NC, 28277

LENDING CLUB 71 Stevenson, 300 San Francisco, CA, 94105

AVANT 640 N. LASALLE ST. SUITE 545 CHICAGO, IL, 60654 Case 17-04010 Doc 1 Filed 02/11/17 Entered 02/11/17 12:51:00 Desc Main Document Page 62 of 71

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
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Date: <u>2/11/2017</u>	
Signed:	
/s/ Ernest Gibson	
Ent & I	/s/ Morsheda Hashem Mashale () (a)
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Ernest		bson	Case number (if known)	
First Name Part 6: Answer These Qu	Middle Name Las Jestions for Reporting Purposes	st Name		
16. What kind of debts do you have?	 16a. Are your debts primarily confinement of the primarily of the last of the las	orimarily for a persona usiness debts? Busi vestment or through t	al, family, or househo iness debts are debts the operation of the b	Id purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fun	. Do you estimate that a	after any exempt prope distribute to unsecured	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		Benesial	i	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Invest		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you I have examined this petition, and I declare under penalty of perjury that the information provided is tru correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help not to the process of the			gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed	
	out this document, I have obtained I request relief in accordance with I understand making a false staten connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	d and read the notice the chapter of title 1 nent, concealing prope e can result in fines u	required by 11 U.S.C 1, United States Code perty, or obtaining mo up to \$250,000, or im	C. § 342(b). e, specified in this petition. oney or property by fraud in prisonment for up to 20 years, or
:	Signature of Debtor 1 Executed on 2/11/2017 MM / DD / Y	////	Signature of Deb	MM / DD / YYYY

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Fill in this infor	rmation to identify your o	case:		
Debtor 1	Ernest		Gibson	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)		***************************************	(State)	
Official	Form 106De	C .		Check if this is an amended filing
Declarat	_			
f two married fou must file the noney or prope	people are filing togeth	file bankruptcy schedules o	or's Schedules sible for supplying correct information. r amended schedules. Making a false statem can result in fines up to \$250,000, or imprise	12/15 ent, concealing property, or obtaining enment for up to 20 years, or both. 18
f two married fou must file ti noney or prope J.S.C. §§ 152, 1 Part 1: Sign	people are filing togeth his form whenever you erty by fraud in connect 1341, 1519, and 3571. Below	er, both are equally respon file bankruptcy schedules o ion with a bankruptcy case	sible for supplying correct information. r amended schedules. Making a false statem can result in fines up to \$250,000, or impriso	ent. concealing property or obtaining
f two married fou must file ti noney or prope J.S.C. §§ 152, 1 Part 1: Sign	people are filing togeth his form whenever you erty by fraud in connect 1341, 1519, and 3571. Below	er, both are equally respon file bankruptcy schedules o ion with a bankruptcy case	sible for supplying correct information.	ent. concealing property or obtaining
f two married properties of two must file the noney or property. S.C. §§ 152, Part 1: Sign Did you party. No	people are filing togeth his form whenever you erty by fraud in connect 1341, 1519, and 3571. Below	er, both are equally respon file bankruptcy schedules o ion with a bankruptcy case	sible for supplying correct information. r amended schedules. Making a false statem can result in fines up to \$250,000, or impriso	ent, concealing property, or obtaining onment for up to 20 years, or both. 18

MM/DD/YYYY

Date 2/11/2017 MM/DD/YYYY

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Debtor 1			Gibson	Case number (if known)
······································	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other parties.	filed for bankruptcy, did y	you give a financial state	ment to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details b	pelow.		
			Date issued	•
	Name		MM/DD/YYYY	_
	Number Street			
	City Sta	ate Zip Code		
	_	ate Zip Code		
Part 12:	Sign Below			
a bar	nkruptcy case can resul	it Gibson	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1		Signature of Debtor 2
	Date 2/11/2	2017		Date
Did y	ou attach additional pa	ges to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
☑ ▷	No			
	/es			
Did y	ou pay or agree to pay s	someone who is not an at	torney to help you fill out	bankruptcy forms?
☑ ▷	io			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gibson, Ernest	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIF	FICATION OF CREDITOR MATRIX	<
Ti knowledge	ne above named Debtors hereby ve e.	erify that the attached list of creditors is true a	nd correct to the best of their
Date:	2/11/2017	/s/ Gibson, Emest	E. S.L
		Gibson, Emest Signature of Debtor	

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Deb	otor 1 Ernest		Gibson	Case number (ffknown)	
. Communica	First Name	Middle Name	Last Name	Case Hullibel (ITKNOWA)	
16.	Calculate the median fa	mily income that applies to	ou. Follow these steps:	that is the first of the second state of the second	e nemera e estrute. La abostitativa de discover arminocci e accionica e a capita
	16a. Fill in the state in whi	ich you live.	Illinois		
	16b. Fill in the number of	people in your household.	2		
	16c. Fill in the median fam	rily income for your state and s	ze of		\$65,659.00
	household	ad in the congrete instructions f	To find a	list of applicable median income amounts, go online	
17.	How do the lines compar	re?	or this form. This list may	also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less t	han or equal to line 16c. On th	e top of page 1 of this for o NOT fill out <i>Calculation</i> o	m, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	
	17b. Line 15b is more <i>U.S.C. § 1325(b)</i>	than line 16c. On the top of p	age 1 of this form, check I	pox 2, Disposable income is determined under 11 e Income (Official Form 122C-2). On line 39 of that	
Part		mmitment Period Under			
18.		monthly income from line 11			\$2,344.20
19.	communent period drider	11 0.5.C. § 1325(b)(4) allows	you to deduct part of your	ot filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	
	19a. If the marital adjustme	ent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a fro				\$2,344.20
20.	Calculate your current m	onthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,344.20
	Multiply by 12 (the nu	mber of months in a year).			x 12
	20b. The result is your curre	ent monthly income for the yea	r for this part of the form.	·	\$28,130.40
	20c. Copy the median famil	ly income for your state and siz	e of household from line	16c.	\$65,659.00
21.	How do the lines compare				
	Line 20b is less than lin commitment period is 3	le 20c. Unless otherwise ordere Byears. Go to Part 4.	ed by the court, on the top	of page 1 of this form, check box 3, The	
	Line 20b is more than of 4, <i>The commitment per</i>	or equal to line 20c. Unless oth riod is 5 years. Go to Part 4.	erwise ordered by the cou	t, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I declar	re under penalty of perjury that	the information on this sta	tement and in any attachments is true and correct.	
				•	
	/s/ Ernest Gibson	n Gut 26	×		
	Signature of Debtor	1	Signa	ature of Debtor 2	
	Date 2/11/2017		Date		
	MM/DD/YYYY	Y	2410	MM/DD/YYYY	
	If you checked 17a, do I If you checked 17b, fill o above.	NOT fill out or file Form 122C-2 out Form 122C-2 and file it with	2. n this form. On line 39 of t	hat form, copy your current monthly income from line	14